

**WE CLAIM:**

1           1.     A method of paying bills using a computer, comprising the steps of:  
2           receiving a request to pay a bill of a particular merchant on behalf of a  
3 particular consumer;  
4           selecting a payment type from a group consisting of a first payment type and  
5 a second payment type; and,  
            directing payment of the bill using the selected payment type.

1           2.     The method of claim 1 wherein the first payment type is an electronic  
2 funds transfer and the second payment type is selected from a group consisting of a draft and  
3 a check.

1           3.     The method of claim 2 wherein the step of selecting a payment type  
2 further includes the step of searching a database of merchant information, the database  
3 including an indicator of payment type corresponding to each of a plurality of merchants  
4 including the particular merchant.

1           4.     The method of claim 3 wherein the indicator of payment type includes  
2 a merchant's bank routing number.

1 5. The method of claim 2 wherein the step of selecting a payment type  
2 includes the step of evaluating the amount of the bill to be paid.

1 6. The method of claim 2 wherein the step of selecting a payment type  
2 includes the step of searching a database having deposit account numbers, each representing  
3 a respective deposit account maintained at one of a plurality of associated financial  
4 institutions by a plurality of consumers including the particular consumer, to identify the  
5 deposit account number of the particular consumer, and the step of directing payment of the  
6 bill includes the step of preparing a draft written on funds in the deposit account represented  
7 by the identified deposit account number.

1 7. The method of claim 2 wherein the step of selecting a payment type  
2 includes the step of searching a database having deposit account numbers, each representing  
3 a respective deposit account maintained at one of a plurality of associated financial  
4 institutions by a plurality of consumers including the particular consumer, to identify the  
5 deposit account number of the deposit account of the particular consumer, and the step of  
6 directing payment of the bill includes the step of initiating an electronic funds transfer of  
7 funds in the deposit account represented by the identified deposit account number.



1 11. The method of claim 2 wherein the step of directing payment of the  
2 bill includes the step of preparing a check written on funds in a service provider's deposit  
3 account.

1 12. The method of claim 2 wherein the step of directing payment of the  
2 bill includes the step of initiating an electronic funds transfer from funds in a service  
3 provider's account.

1 13. The method of claim 1 further comprising the steps of:  
2 determining if the request to pay the bill is a duplicate of a previous request;  
3 and,  
4 terminating the request if the request is a duplicate request.

1 14. A method of paying bills using a computer, comprising the steps of:  
2 receiving an instruction to pay a bill of a particular merchant on behalf of a  
3 particular consumer;  
4 searching a database having deposit account numbers, each representing a  
5 respective deposit account maintained at one of a plurality of associated financial institutions  
6 by a plurality of consumers including the particular consumer, to identify the deposit account  
7 number of the deposit account of the particular consumer;

8 selecting a payment type; and,  
9 directing payment of the bill by the type of payment selected from funds in  
10 the identified deposit account.

1 15. The method of claim 14 wherein the step of selecting a payment type  
2 includes the step of comparing the amount of the bill to be paid to a predetermined amount.

1 16. The method of claim 14 wherein the step of selecting a payment type  
2 includes the step of identifying a payment type indicator associated with the particular  
3 merchant.

1 17. The method of claim 16 wherein the step of identifying a payment  
2 type indicator associated with the particular merchant includes the step of searching a  
3 merchant database having a payment type indicator associated with each of a plurality of  
4 merchants including the particular merchant.

1 18. The method of claim 14 further comprising the steps of:  
2 receiving a deposit account number representing a deposit account maintained  
3 at one of a plurality of associated financial institutions by a particular consumer;  
4 storing the deposit account number in a database of deposit account numbers;

5 comparing a particular consumer's deposit account number in the deposit  
6 account number database with the particular consumer's deposit account number in a  
7 financial institutions database to determine if the consumer's deposit account number in the  
8 deposit account number database is correct; and,

9 correcting the deposit account number if the deposit account number in the  
10 deposit account number database is not correct.

1 19. The method of claim 14 wherein the step of selecting a payment type  
2 further comprises the step of selecting a payment type from a check written on funds in a  
3 deposit account other than the deposit account represented by the identified deposit account  
4 number, a draft written on funds in the deposit account represented by the identified deposit  
5 account number, and an electronic funds transfer of funds in the deposit account represented  
6 by the identified deposit account number;

1 20. A method of electronically paying bills, comprising the steps of:  
2 receiving a request to pay a bill of a particular merchant on behalf of a  
3 particular consumer;

4 selecting a payment type from the group consisting of a draft, a check, and  
5 an electronic funds transfer; and,

6 directing payment of the bill using the selected payment type.



1                    25.     The method of claim 20 wherein the step of selecting a payment type  
2 includes the step of searching a database having deposit account numbers, each representing  
3 a respective deposit account maintained at one of a plurality of associated financial  
4 institutions by a plurality of consumers including the particular consumer, to identify the  
5 deposit account number of the deposit account of the particular consumer and the step of  
6 paying the bill includes the step of initiating an electronic funds transfer of funds from the  
7 deposit account represented by the identified deposit account number.

1                    26.     The method of claim 25 wherein the step of selecting a payment type  
2   further includes the step of searching a database of merchant information, the database  
3   including bank routing numbers corresponding to each of a plurality of merchants including  
4   the particular merchant.

1                    27.     The method of claim 26 wherein the step of directing payment of the  
2     bill comprises the steps of:

3 searching a database having deposit account numbers, each representing a  
4 respective deposit account maintained at one of a plurality of associated financial institutions  
5 by a plurality of consumers including the particular consumer, to identify the deposit account  
6 number of the deposit account of the particular consumer; and





5 receiving an instruction to pay a bill of a particular merchant on behalf  
6 of a particular consumer;  
7 searching a database having deposit account numbers, each  
8 representing a respective deposit account maintained at one of a plurality of associated  
9 financial institutions by a plurality of consumers including the particular consumer, to  
10 identify the deposit account number of the deposit account of the particular consumer;  
11 selecting a payment type; and,  
12 directing payment of the bill by the type of payment selected from  
13 funds in the identified deposit account.

1 31. A system for paying bills using a computer, comprising:  
2 means for receiving a request to pay a bill of a particular merchant on behalf  
3 of a particular consumer;  
4 means for selecting a payment type; and,  
5 means for directing payment of the bill using the selected payment type.

1 32. The system of claim 31 wherein said means for selecting a payment  
2 type comprises means for selecting a payment type from the group consisting of a draft, a  
3 check, and an electronic funds transfer.

1 33. A system for paying bills using a computer, comprising:  
2 a communications apparatus for receiving a request to pay a bill of a particular  
3 merchant on behalf of a particular consumer; and,  
4 a computer processor operatively connected to the communications apparatus  
5 for selecting a payment type and directing payment of the bill using the selected payment  
6 type.

1 34. A system for paying bills using a computer, comprising:  
2 a communications switch operatively connected to a network for receiving  
3 a request to pay a bill of a particular merchant on behalf of a particular consumer;  
4 a computer processor operatively connected to the network for selecting a  
5 payment type and directing payment of the bill using the selected payment type.

1 35. The system of claim 34 wherein the payment type is an electronic  
2 funds transfer and the computer processor is operatively connected to a second network in  
3 communication with an automated clearing house for initiating payment of the bill by the  
4 electronic funds transfer.

Add B' >  
COLUMBUS/0510170.01